EXHIBIT F

SOLUTIONS OVERVIEW

Proxy Research Services for Institutional Investors Worldwide

Unparalleled choice of research solutions, with unsurpassed coverage of worldwide markets

Manage the Entire Proxy Voting Continuum with ISS Proxy Research and Voting Solutions

GOVERNANCE ANALYTICS INTEGRATED PLATFORM

Policy Creation Comprehensive Research

Informed Voting Recommendations

Reliable Vote Execution Vote Disclosure Value-Added Analytics

For over 20 years, Institutional Shareholder Services (ISS) has provided corporate governance solutions that enhance the interaction between shareholders and companies, in order to help shareholders manage risk and drive value. With a dozen worldwide offices and research coverage of over 35,000 companies across

115 markets, ISS delivers comprehensive research on a global scope with local market expertise. Whether investing domestically or internationally, the world's largest and most influential financial institutions trust ISS' team of over 170 research analysts to provide comprehensive corporate governance research and informed proxy voting guidance.

Understanding the diverse needs of institutional investors, ISS offers both recommendation-based proxy research as well as non-recommendation corporate governance research for U.S. and international markets. Utilizing both services gives clients the most complete analysis with deep insight on each ballot issue.

RECOMMENDATION-BASED PROXY ADVISORY SERVICES

- "Best practices" approach
- Analysis based on rigorously formulated voting policy, reflecting institutional investors' perspectives
- Highly-credentialed, seasoned analysts
- Unparalleled expertise in M&A and pay-for-performance analysis
- Most comprehensive worldwide coverage
- Custom research and recommendations for client-specific policy guidelines

NON-RECOMMENDATION GOVERNANCE RESEARCH SERVICES

- Comprehensive, data-rich analysis, with 400+ data elements, for each company and proposal
- Highly regarded analysts with expertise in shareholder issues
- Guidance based on prevalent practices of issuers and investors
- Automated vote determinations through SmartVoterTM for various investor types and/or client-specific guidelines

No other proxy advisor comes close to offering such a broad set of policy and research choices to meet the increasingly complex needs of institutional investors worldwide. In addition to providing a choice in research style, ISS offers an extensive array of proxy voting policies to meet the varied needs of institutional investors and their clients. Institutions can choose from ISS' U.S. and international benchmark policies, our environmental and social policies, our Taft-Hartley policies, faith-based policies and public fund policies. We also offer more than 20 automated SmartVoterTM guideline sets and we manage full custom voting policies for more than 300 institutional clients who want to vote their proxies according to their own specific guidelines and philosophies. No other proxy advisor comes close to offering such a broad set of policy and research choices to meet the increasingly complex needs of institutional investors worldwide.

CLIENT BENEFITS

ISS provides a single resource for handling all of your proxy voting research needs:

- 20+ years of experience meeting the fiduciary needs of institutional investors
- Research to cover every portfolio holding
- Most experienced analysts with advanced degrees
- High-quality research with informed vote recommendations
- Multiple policy choices to address various viewpoints
- Custom policies to meet your unique corporate governance needs
- Alternative policies to address special interests

Policy Formulation Process

Implementing a sound and consistent research process takes time, discipline and a thoughtful approach. In the high profile area of corporate governance, it might be easier to submit to popular opinion, special interest agendas and market pressure. However, ISS knows that approach fails to meet the needs of institutional investors that have much at stake around their proxy voting activity.

ISS' benchmark proxy voting guidelines serve as an industry standard and best practice guide to corporate governance. ISS actively works with institutional clients, the academic community and industry experts worldwide to provide input on its proxy voting policies and methodologies. Institutional investors are invited each year to weigh-in on corporate governance issues and share their views on key topics — including board structure, executive compensation, mergers & acquisitions and corporate accountability. This valuable institutional insight is then incorporated into our policy review and update process, resulting in the formulation of ISS' U.S. and international benchmark policies that are aligned with our institutional clients' views.

Proxy Research Services

ISS offers proxy research services that cover a spectrum of proxy-related issues, including:

RECOMMENDATION-BASED RESEARCH

U.S. Proxy Advisory ServicesSM

Delivers vote recommendations and comprehensive analyses for more than 10,000 U.S. companies. Clients receive analyses and voting recommendations based on the ISS Benchmark Policy, which leverages empirical research considering the impact of proxy issues on shareholder value. ISS offers timely delivery of meeting and record date information and proxy analyses via its Governance AnalyticsTM platform. Research and recommendations are produced for every holding within a client's portfolio.

International Proxy Advisory ServicesSM

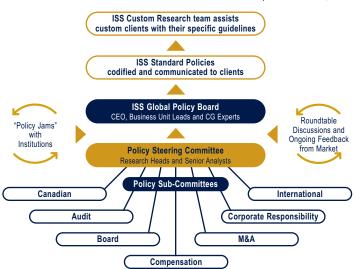
Provides the broadest international research coverage available in this industry, based on a universe of more than 25,000 securities in over 115 worldwide markets. ISS' standard global coverage includes Morgan Stanley EAFE stocks, FTSE All-Share and TSE 300 listings, selected Goldman Sachs/FTA securities, the first section of the Tokyo Stock Exchange and selected sponsored ADRs from a broad range of countries. In addition to the major global markets, ISS covers every holding within a client's portfolio, including securities in emerging markets.

Taft-Hartley Advisory ServicesSM

Provides the key information that Taft-Hartley funds and their managers need to meet fiduciary obligations in voting proxies, based on AFL-CIO guidelines that support long-term shareholder value. Services include analyses and voting recommendations as well as the turnkey voting agent services. Our ISSue WatchSM web-based service also helps managers track key votes and other sensitive proposals under scrutiny by multi-employer plans.

Social Advisory ServicesSM

Provides proxy research and recommendations to institutional investors seeking to vote in an environmentally- and socially-responsible manner. Institutional clients can choose ISS' standard SRI policy guidelines, faith-based guidelines or their own custom guidelines.



ISS policy guidelines address complex issues such as:

- Executive compensation plans
- Stock option plans
- Board structure and practices
- Mergers and acquisitions
- Requests for capital authorization
- Contested solicitations
- Shareholder proposals
- · Social and environmental accountability

ISS PROXY RESEARCH SERVICES

RECOMMENDATION-BASED RESEARCH

NON-RECOMMENDATION RESEARCH

U.S. Proxy Advisory Services International Proxy Advisory Services Taft Hartley Advisory Services Social Advisory Services Public Fund Advisory Services

M&A Insight U.S. & International Custom Proxy Advisory Services U.S. & International Governance Research Services Social Issues Services

Public Fund Advisory ServicesSM

Provides proxy voting guidelines and vote recommendations specifically designed for public funds and their investment managers, consistent with corporate governance views expressed by public fund constituents and industry associations. ISS' public fund policy recognizes the extensive fiduciary responsibility public pension funds have to their participants and offers specialized recommendations to meet these unique needs.

M&A Insight

Provides in-depth analysis to institutional investors on the most contentious pending M&A transactions. Complementing ISS' Proxy Advisory ServicesSM, which provide recommendations to investors on how to vote on proposed mergers and acquisitions, M&A Insight provides ongoing independent, investment bank quality research on selected transactions from the date of the announcement through the shareholder vote.

Custom Proxy Advisory ServicesSM

Provides client-specific custom analyses and recommendations based on policy guidelines provided or developed in collaboration with individual clients. In 2005, ISS delivered 327,500+ reports to 450 institutional investor clients based on approximately 300 different custom policies.

NON-RECOMMENDATION RESEARCH

Governance Research Services

Delivers impartial proxy voting analyses on 4,000 U.S. and 3,000+ non-U.S. companies in 80+ markets. This research allows institutional investors to quickly and efficiently formulate and update their own proxy voting guidelines and make sound voting decisions on corporate governance matters at companies across the globe. SmartVoterTM, an automated voting guidelines system, allows investors to choose among existing guidelines or refine their guideline sets to specific issues, ensuring that proxy proposals will be automatically voted according to each investor's corporate governance philosophy.

Social Issues Services

Provides in-depth research on environmentally- and socially-oriented shareholder proposals at U.S. companies and corporate social responsibility trends around the world. Developed by senior research analysts with more than 10 years of environmental and social experience, the service includes preview alerts, checklists of shareholder proposals, timely analyses of corporate social issues and company reports. The service is integrated with SmartVoterTM guidelines and includes a subscription to Corporate Social Issues Reporter, an in-depth newsletter published 10 times a year.

ISS' Unsurpassed Research Coverage

- 35,000+ companies across 115 markets
- 170+ research professionals, fluent in 25 languages
- 35,000+ meetings covered each year
- 200,000+ agenda items covered each year
- 1.5 million+ research delivered each year
- Social screening on 7,500+ publicly traded companies

www.issproxy.com

Governance Analytics[™]

ISS' research services are delivered through Governance AnalyticsTM, the most powerful, integrated web-based platform for corporate governance and proxy voting. Governance Analytics $^{\mbox{\tiny TM}}$ allows institutions to manage all of their proxy voting-related fiduciary responsibilities from one, integrated framework, end-to-end.

With ISS, you don't have to fit your proxy voting policy or research needs into a one and only solution. Whether your proxy voting approach springs from your desire to look at each issue uniquely, following your own policy or from an environmental, social or traditional perspective, ISS has the right solution for you.

For more information on ISS' Proxy Research solutions, please call 1-866-ISS-PROXY or email issmarketing@issproxy.com.

RECOMMENDATION-BASED PROXY RESEARCH

U.S. Research Coverage:

- S&P 400
- S&P 500
- S&P 600
- Russell 3000
- Other companies not in these indexes

Global Research Coverage:

- Morgan Stanley EAFE Stocks
- FTSE All-Share Index
- TSE 300 listings
- Selected Goldman Sachs/ FTA Securities
- First section of the Tokyo Stock Exchange
- Selected ADRs from a broad range of countries

NON-RECOMMENDATION BASED PROXY RESEARCH

U.S. Research Coverage:

- S&P 500
- S&P Mid Cap
- S&P Small Cap
- Russell 3000

Global Research Coverage:

- EAFE World
- All major country indices in 23 markets

MAJOR MARKETS COVERED

- Australia
- Malaysia
- Austria
- Mexico
- Belgium
- The Netherlands
- Canada
- New Zealand
- France
- Poland
- Germany
- Russia
- Hong Kong

- Singapore
- India
- Spain
- Ireland
- Switzerland

ISS AT A GLANCE

- 580+ employees
- 12 offices worldwide
- 1.700+ institutional clients

BUSINESS METRICS

Current Clients 1,700+
New Clients in 2006 227
Renewal Rate
Employees 580
Global Office Locations 12
Years in Business 22
Clients' Equity Assets \$25.5 Trillion

RESEARCH METRICS

Companies Covered	35,196
Countries Covered	. 115
Policy Choices	. 9
Custom Policies Managed	300+
Research Analysts	170+
Average Research	22 Days Prior to Meeting Date
Error Rate	0.023%

VOTING METRICS

Ballots Voted in 20067.6 Million
Shares Represented 846 Billion
Global Custodian34 Relationships
Sub-custodian Relationships 430

DATABASE ANALYTICS

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Corporate Governance Ratings	. 8,000 Companies
Securities Litigation	. 17 Years of History
Vote Results	. 7 Years of History
Shareholder Proponent Data.	. 4 Years of History
ESG Screening Issues	. 80+
ESG Screening Coverage	. 8,000 Companies

LONDON

JANUARY 2007

